

## Fill in this information to identify the case:

Debtor 1 ALFRED J. FERRARODebtor 2 KRISTIN E. FERRARO  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-21105GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: DEUTSCHE BANK NATIONAL TRUST CO - Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 4 9 6 1

Property Address: 305 ST MARYS RD  
LATROBE PA 15650

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>13,823.04</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>13,823.04</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>13,823.04</u>

**Part 3: Postpetition Mortgage Payment**


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$817.20

The next postpetition payment is due on 8 / 1 / 2022  
MM / DD / YYYY

 Mortgage is paid directly by the debtor(s).


Debtor 1 ALFRED J. FERRARO  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 06/30/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **ALFRED J. FERRARO**  
Name

Case number (if known) **16-21105GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
02/24/2017	1030400	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	110.50
03/28/2017	1033789	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	661.63
04/21/2017	1037154	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	654.40
05/25/2017	1040407	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	654.40
06/25/2019	1122031	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	217.29
07/29/2019	1125459	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	659.19
06/25/2021	1200467	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	608.20
07/26/2021	1203680	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,382.65
08/26/2021	1206783	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	925.15
09/24/2021	1209929	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	925.15
10/25/2021	1213021	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	550.15
11/22/2021	1216056	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	404.50
12/23/2021	1219123	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	64.65
01/26/2022	1222200	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,274.15
04/26/2022	1231066	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,074.82
05/25/2022	1234102	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,656.21
				<u>13,823.04</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

08/26/2016	1008938	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,421.19
09/27/2016	1012980	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,701.66
10/26/2016	1016878	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	896.80
11/21/2016	1020256	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	935.97
12/21/2016	1023533	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,014.28
01/27/2017	1026945	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,036.49
02/24/2017	1030400	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	997.45
03/28/2017	1033789	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	750.32
04/21/2017	1037154	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	750.32
05/25/2017	1040407	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	750.32
07/25/2017	1047082	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,047.87
08/25/2017	1050431	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,058.56
10/25/2017	1057137	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,207.79
01/25/2018	1067103	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,157.98
03/28/2018	1073499	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,451.42
04/24/2018	1076733	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,299.79
06/22/2018	1083183	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,883.83
07/26/2018	1086310	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
09/25/2018	1092759	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,273.76
10/29/2018	1095947	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,266.95
11/27/2018	1099161	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,013.73
01/25/2019	1105434	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,777.22
02/25/2019	1108722	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
03/25/2019	1111966	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
04/26/2019	1115248	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
05/24/2019	1118647	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
06/25/2019	1122031	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
07/29/2019	1125459	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
08/27/2019	1128896	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	888.61
09/24/2019	1132324	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	344.43
10/24/2019	1135578	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	700.71
11/25/2019	1139031	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	572.96
12/23/2019	1142456	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	466.77
01/28/2020	1145867	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	934.56
02/25/2020	1149354	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	2,312.23
03/23/2020	1152909	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	344.38
04/27/2020	1156343	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	936.23
05/26/2020	1159743	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	674.23
06/26/2020	1163128	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	449.36
07/29/2020	1166277	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	898.33
08/25/2020	1169347	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	673.58
09/28/2020	1172425	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	673.39
11/24/2020	1178611	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,301.89
01/25/2021	1184535	DEUTSCHE BANK NATIONAL TRUST CO -	AMOUNTS DISBURSED TO CREDITOR	1,221.26

Debtor 1 **ALFRED J. FERRARO**  
Name

Case number (if known) **16-21105GLT**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
02/22/2021	1187625	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	1,286.79
03/26/2021	1190862	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	1,664.57
04/26/2021	1194175	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	1,648.47
05/25/2021	1197301	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	947.45
06/25/2021	1200467	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	997.27
07/26/2021	1203680	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
08/26/2021	1206783	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
09/24/2021	1209929	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
10/25/2021	1213021	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
11/22/2021	1216056	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
12/23/2021	1219123	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	898.65
02/23/2022	1225125	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	1,248.78
03/25/2022	1228026	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	817.20
04/26/2022	1231066	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	817.20
05/25/2022	1234102	DEUTSCHE BANK NATIONAL TRUST CO - T	AMOUNTS DISBURSED TO CREDITOR	1,634.40
				<u>63,760.92</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ALFRED J. FERRARO  
KRISTIN E. FERRARO  
305 ST MARY'S ROAD  
LATROBE, PA 15650

JUSTIN P SCHANTZ ESQ  
LAW CARE  
324 S MAPLE AVE 2ND FL  
GREENSBURG, PA 15601

DEUTSCHE BANK NATIONAL TRUST CO - TRUSTEE  
C/O SPECIALIZED LOAN SVCNG LLC\*  
6200 S QUEBEC ST  
GREENWOOD VILLAGE, CO 80111

SPECIALIZED LOAN SERVICING LLC\*\*  
ATTN BANKRUPTCY NOTICING  
6200 S QUEBEC ST  
GREENWOOD VILLAGE, CO 80111

BONIAL & ASSOCIATES PC  
14841 DALLAS PARKWAY, SUITE 425  
DALLAS, TX 75254

6/30/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee